What is claimed is:

1.   A method for interfacing data between a first software and a second software to process a transaction between the first software and the second software, the method comprising:

    determining the data needed for processing a transaction from the second software by the first software;

    requesting the data from a client; and

    processing the transaction using the data.

2.   A method for making an electronic payment, comprising:

    determining the data needed from a payment processor to make an electronic payment;

    requesting the data from a client;

    retrieving the data from the client; and

    processing the data through the payment processor to make the electronic payment.

3.   The method according to claim 2, where the data includes required information and optional information.

4.   The method according to claim 2, where the client is a web-based client.

5.   The method according to claim 2, where the data includes credit card information, electronic check, electronic cash, and electronic fund.

6.   A method for interfacing merchant's credit card processing system with a plurality of payment processors, the method comprising:

    determining the payment processor to be used from the plurality of payment processors for a credit card transaction;

    retrieving the data needed to process the credit card transaction through the payment processor;

    requesting the data from a client to process the credit card transaction through the payment processor; and

    processing the data through the payment processor to process the credit card transaction.

7. The method according to claim 6, where the data includes both required data and optional data.

8. The method according to claim 7, further including reducing the credit card transaction fee if the merchant provides the optional data.

9. The method according to claim 6, further including, storing the credit card transaction into a memory.

10. The method according to claim 6, further including, transmitting the information associated with the credit card transaction to an accounting package.

11. The method according to claim 6, where the merchant's credit card processing system is a web-based merchant.

12. The method according to claim 6, where the merchant's credit card processing system is a point-of-sale merchant.

13. The method according to claim 6, further including, providing a template with input fields to the merchant's credit card processing system for the requesting of the data.

14. The method according to claim 7, further including, providing a template with input fields for the required data and the optional data to the merchant's credit card processing system for requesting the data.

16. A method for interfacing a merchant's payment processing system to a plurality of payment processors each having a plurality of input fields for completing a transaction, the method comprising:

determining the payment processor corresponding to the transaction from the plurality of payment processors;

determining whether each of the input fields for the payment processor is a required input field or an optional input field to process the transaction; and

requesting the required and optional input fields, if any, from a client through the merchant's payment processing system to process the transaction.

17. A method for processing a payment transaction between a merchant's payment processing system and a plurality of payment processors each having a plurality of input fields to process a transaction, the method comprising:

updating the plurality of input fields for each of the plurality of payment processors to process the transaction; and

determining whether each of the input fields for the plurality of payment processors is a required input field or an optional input field to process the transaction.

18. A system for interfacing a plurality of merchant's payment processing systems with a plurality of payment processors each having a plurality of input fields to process a plurality of payment transactions between the plurality of merchant's payment processing systems and the payment processors, the system comprising:

a memory storing the plurality of input fields for a predetermined number of payment processors, where the plurality of input fields include required and optional input fields, if any; and

a server capable of requesting from a merchant's payment processing system a payment processor to use to process a payment transaction and retrieving from the memory the required and optional input fields corresponding to the payment processor.

19. A system for interfacing a first software with a second software to process a transaction between the first and second software, the system comprising:

a memory storing first required and optional input parameters to process the transaction through the first software; and

a server capable of communicating with the memory to determine the first required and optional input parameters and acquiring from the second software the first required and optional input parameters, if any, to process the transaction from the second software to the first software.

20. The system according to claim 19, where the memory stores second required and optional input parameters to process the transaction through the second software, the server acquires from the first software the second required and optional input parameters, if any, to process the transaction from the first software to the second software.

21. A system for interfacing a first software with a second software to process a transaction between the first and second software, the system comprising:

a memory storing first required and optional input parameters to process a first transaction at the first software and storing second required and optional input field parameters to process a second transaction at the second software; and

a server capable of communicating with the memory to determine the first and second required and optional input parameters and acquiring the first required and optional input parameters from the second software and providing the first required and optional input parameters to the first software to process the first transaction, the server further capable of acquiring the second required and optional input parameters from the first software and providing the second required and optional input parameters to the second software to process the second transaction.